

REMARKS

The present communication is responsive to the Official Action mailed on November 3, 2004.

In the Official Action, the Examiner objected to claims 1-6, 10-19 and 21 because of various informalities. The Examiner also rejected all the claims, namely, claims 1-21, under 35 U.S.C. § 112 because various terms used in the claims lacked antecedent basis. Applicants have cancelled claims 1-21. Applicants respectfully submit that newly presented claims 20 through 40 meet all the requirements of 35 U.S.C. § 112.

New claim 22 is directed to a method for purchasing an item using a terminal apparatus connected to a supplier server through a communication line. The method comprises "accumulating data associated with a user request to purchase the item at the supplier server; contacting, by the supplier server, a credit company server to obtain a credit contract associated with the user request to purchase the item; determining, at the credit company server, whether the user is authorized to receive credit for purchasing the item; and sending the credit contract from the credit company server to the user if the user is authorized to receive credit for purchasing the item." Support for claim 22 may be found by reference to, for example, original claim 5 or page 11, line 19 through page 16, line 6 of the specification. Therefore, applicants respectfully submit that claim 22 does not constitute the addition of new matter.

Claims 23 through 33 directly or indirectly depend from claim 22 and are directed to additional aspects of the claimed invention. Support for each of these claims may also be found by reference to, for example, page 11, line 19 through page 16, line 6 of the specification. Applicants therefore respectfully submit that claims 23 through 33 do not constitute the addition of new matter.

Claim 34 is directed to a method for electronic purchase of a good. The method comprises "selecting a credit card payment method for the good being purchased using a user terminal coupled to a server; determining, by the server, payment options associated with the credit payment method, the payment options including a payment frequency and a payment starting date; and requesting, by the server, that a user associated with the user terminal agree to the credit payment method including the payment options." Support for claim 34 may be found by reference to, for example, original claim 8 or FIG. 2 and its accompanying description. Therefore, applicants respectfully submit that claim 34 does not constitute the addition of new matter.

Claims 35 through 40 directly or indirectly depend from claim 34 and recite additional features of the claimed invention. Support for claims 35 through 40 may be found by reference to, for example, page 17, line 9 through page 23, line 16 of the specification. Therefore, applicants respectfully submit that claims 35 through 40 do not constitute the addition of new matter.

Applicants have also replaced the abstract of record with a substitute therefor as indicated above. Support for the substitute abstract may be found by reference to FIG. 2 and its accompanying description. As such, applicants respectfully submit that no new matter is included in the substitute abstract.

The Examiner rejected all the original claims, claims 1 through 21, under 35 U.S.C. § 102(e) as being anticipated by U.S. Patent No. 6,092,202 to Veil et al. (hereinafter "Veil"). In rejecting claims 5, 7 and 8, the Examiner relied on col. 9, line 35 to col. 10, line 30 and col. 11, lines 29-44 of Veil as disclosing a server sending a contract of credit to a user and a server indicating "the state of payment based on payment

frequency and payment starting date." (Official Action, pg. 5) Applicants respectfully disagree with the Examiner that *Veil* discloses either a server sending a contract of credit or indicating a state of payment based on payment frequency or a starting date.

Veil discloses a method and system for secured transactions. (*Veil*, Abstract; col. 3, ln. 66 - col. 4, ln. 3.) In particular, *Veil* discloses a system that includes a security co-processor that interfaces with a host computer which is, in turn, connected to a network. (*Id.*, col. 7, lns. 1-7.) In describing the system, however, *Veil* makes no reference to "sending a credit contract from the credit company server to the user if the user is authorized to receive credit for purchasing the item," as is recited in claim 22. *Veil* also does not include any reference to "determining, by the server, payment options associated with the credit payment method, the payment options including a payment frequency and a payment starting date," as is recited in claim 34. As such, *Veil* does not anticipate newly presented claims 22 or 34. In addition, because *Veil* also does not include any suggestion of the foregoing limitations of claims 22 or 34, *Veil* also does not provide a basis for rendering claims 22 or 34 obvious.

Inasmuch as all the other claims presently pending in the application depend from either claim 22 or 34, applicants respectfully submit that *Veil* also does not anticipate or render these claims obvious for at least the foregoing reasons.

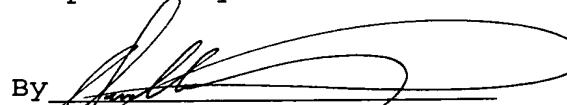
As it is believed that all of the rejections set forth in the Official Action have been fully met, favorable consideration and allowance of newly presented claims 22-40 are earnestly solicited. If, however, for any reason the Examiner does not believe that such action can be taken at this time, it is respectfully requested that she telephone applicants'

attorney at (908) 654-5000 in order to overcome any additional objections which he might have.

If there are any additional charges in connection with this requested amendment, the Examiner is authorized to charge Deposit Account No. 12-1095 therefor.

Dated: February 3, 2005

Respectfully submitted,

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